

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 2 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-10966-ABA
Michael Heller & Maria Heller Judge: Altenburg
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 10/14/2021
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: LMP Initial Debtor: MH Initial Co-Debtor: MH

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ step-up below per month to the Chapter 13 Trustee, starting on 10/01/2021 for approximately 40 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

2200 for 3 months, 4500 for 5 months, 6235 x 32 months
267876.99 - 39250 = 228626.99

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,315.00
Internal Revenue Service	Federal income tax	\$33,651.09
State of New Jersey	State income tax	\$17,484.28

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
1st Colonial Community Bank	117 Union Mill Terrace	\$8,573.02 + \$23,029.60 post-petition arrears		\$8,573.02 + \$23,029.60 post-petition arrears	\$1,151.48
Bank of America	117 Union Mill Terrace	\$29.00		\$29.00	\$307.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America	9 South Rosborough Avenue Ventnor City, NJ	\$30,067.93		\$30,067.93	\$3,590.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Bankamerica (SLS)

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
WBL SPO I, LLC	117 Union Mill Terrace	\$79,907.47

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 14,650.90 to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
The Christie Lodge Owners Association, Inc.	Settlement of adversary proceeding	Settlement	\$30,000.00

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Ally Financial	0	Auto Lease	Assume	\$400.00
BMW Financial Services	\$381.00	Auto Lease	Assume	\$650.00
Samuel D'Alessandro	0	Business Lease	Reject	\$0.00

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Lee M. Perlman, Esquire
- 3) Secured Creditors
- 4) Priority Creditors/Unsecured Creditors

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

<p>Explain below why the plan is being modified:</p> <p>Lease has ended with American Honda Finance</p> <p>Debtors have post petition mtg arrears with 1st Colonial Community</p> <p>Bankamerica (SLS) has loan mod; State of NJ & IRS filed a POC</p> <p>CBSG filed an Unsecured POC</p> <p>WBL SPO I, LLC can no longer be crammed down</p>	<p>Explain below how the plan is being modified:</p> <p>Lease for American Honda Finance has been removed</p> <p>Adding post-petition mtg arrears for 1st Colonial Community Bank</p> <p>IRS & State of NJ claims revised</p> <p>Removing CBSG as a secured creditor</p> <p>Paying WBL SPO I, LLC in full</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/14/2021

/s/ Michael Heller
Debtor

Date: 10/14/2021

/s/ Maria Heller
Joint Debtor

Date: 10/14/2021

/s/ Lee M. Perlman
Attorney for Debtor(s)

In re:
Michael Heller
Maria Heller
Debtors

Case No. 20-10966-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 15, 2021

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Heller, Maria Heller, 117 Union Mill Terrace, Mount Laurel, NJ 08054-3265
aty	+ Shane Heskin, 1650 Market Street, One Liberty Place, Suite 1800, Philadelphia, PA 19103-7304
cr	+ 1st Colonial Community Bank, c/o Saldutti Law Group, 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
cr	+ WBL SPO I, LLC, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
518670853	+ 1st Colonial Community Bank, Saldutti Law Group, 800 N. Kings Highway Suite 300, Cherry Hill, NJ 08034-1511
518670854	+ ABC Merchant Solutions, LLC, 30 Broad St, New York, NY 10004-2304
518716898	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518670857	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518670859	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
518670861	+ Bank of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
518670862	+ Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518731583	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518721897	+ Bank of America, N.A., ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518670863	+ Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518670866	+ CBSG, 20 N 3rd St, Philadelphia, PA 19106-2118
518670874	+ Par Funding, 20 N. 3rd Street, Philadelphia, PA 19106-2118
518708027	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
518670876	+ Saldutti Law Group, 800 N. Kings Hwy, Ste 300, Cherry Hill, NJ 08034-1511
518670877	+ Samuel D'Alessandro, 112 N. Courtland Street, East Stroudsburg, PA 18301-2102
518772664	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518670880	+ Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
518746608	+ TD Bank, N.A., Schiller Knapp Lefkowitz & Hertzell LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518744452	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190
518748182	THE BANK OF NEW YORK MELLON, c/o Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518676273	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Milstead & Associates, 1 East Stow Road, Marlton, NJ 08053-3118
518798128	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
518798129	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826 Greenville, SC 29603-0826
518670884	+ The Christie Lodge Owners Association, c/o Porterfield & Associates, PO Box 3149, Vail, CO 81658-3149
518784617	+ The Christie Lodge Owners Association, Inc., c/o Marc D. Miceli, Esq., SM Law PC, P.O. Box 530, Oldwick, NJ 08858-0530
518670885	+ WBL SPO I, LLC, 101 Hudson St, 33rd Fl, Jersey City, NJ 07302-3905
518725462	+ WBL SPO I, LLC, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov		

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Oct 15, 2021

Form ID: pdf901

Total Noticed: 61

		Oct 15 2021 20:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 15 2021 20:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 15 2021 20:17:58	Financial Services Vehicle Trust, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518673575	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 15 2021 20:19:00	Acura Financial Services, PO Box 168088, Irving, TX 75016-8088
518670856	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 15 2021 20:19:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518673183	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 15 2021 20:19:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518754432	Email/Text: ally@ebn.phinsolutions.com	Oct 15 2021 20:19:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518670855	+ Email/Text: ally@ebn.phinsolutions.com	Oct 15 2021 20:19:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518703794	Email/PDF: ais.bmw.ebn@americaninfosource.com	Oct 15 2021 20:17:59	BMW Financial Services, Pob 78103, Phoenix, AZ 85062
518670864	Email/PDF: ais.bmw.ebn@americaninfosource.com	Oct 15 2021 20:17:59	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
518677832	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 15 2021 20:17:58	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518670865	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 15 2021 20:18:11	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518670867	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 15 2021 20:18:16	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518749746	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 15 2021 20:18:08	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518670868	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 15 2021 20:19:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518670869	Email/Text: mrdiscen@discover.com	Oct 15 2021 20:19:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518679790	Email/Text: mrdiscen@discover.com	Oct 15 2021 20:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518670870	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 15 2021 20:19:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518772744	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 15 2021 20:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518787540	+ Email/Text: bankruptcy@ondeck.com	Oct 15 2021 20:20:00	On Deck Capital, Inc., c/o Christine Levi, 1400 Broadway, New York, NY 10018-5300
518670873	+ Email/Text: bankruptcy@ondeck.com	Oct 15 2021 20:20:00	Ondeck Cap, 1400 Broadway, New York, NY 10018-5300
518770405	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2021 20:18:06	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518670875	Email/Text: collections@premierecapitalfunding.com	Oct 15 2021 20:19:00	Premier Capital Funding, LLC, 9265 4th Ave 2nd floor, Brooklyn, NY 11209
518670878	+ Email/Text: bankruptcynotices@sba.gov	Oct 15 2021 20:19:00	Small Business Administration, 409 3rd St, SW, Washington, DC 20416-0005

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Oct 15, 2021

Form ID: pdf901

Total Noticed: 61

518672394	+ Email/PDF: gecsed@recoverycorp.com	Oct 15 2021 20:18:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518670882	+ Email/PDF: gecsed@recoverycorp.com	Oct 15 2021 20:17:56	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518670883	Email/Text: bankruptcy@td.com	Oct 15 2021 20:19:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518773550	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 15 2021 20:34:22	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518724780	+ Email/Text: resolutions@wbl.com	Oct 15 2021 20:19:00	WBL SPO I, LLC, c/o World Business Lenders, 101 Hudson St, 33rd Floor, Jersey City, NJ 07302-3905
518790521	+ Email/Text: resolutions@wbl.com	Oct 15 2021 20:19:00	World Business Lenders, c/o Asset Resolution, 101 Hudson St., 33rd Floor, Jersey City, NJ 07302-3905

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004
518742909	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518670858	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518670860	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
518670871	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518670872	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518670879	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602
518670881	*+	Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
518670886	*+	WBL SPO I, LLC, 101 Hudson St, 33rd Fl, Jersey City, NJ 07302-3905
519246483	##+	Complete Business Solutions Group, Inc., 20 N. 3rd Street, Philadelphia, PA 19106-2118

TOTAL: 0 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Oct 15, 2021

Form ID: pdf901

Total Noticed: 61

bkecf@milsteadlaw.com alubin@milsteadlaw.com

Denise E. Carlon

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jason Brett Schwartz

on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com

Lee Martin Perlman

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TOTAL: 13